SYNERGY NEWSLETTER

Fall 2012

Privacy Notice

Enclosed with your quarterly statement is a privacy notice. The privacy of member information is very important to us. This notice describes how we collect, use and protect the information about you and your accounts. We encourage you to read this document and call if you have any questions regarding its content.

Christmas Cash

Christmas is less than three months away. Instead of charging your purchases and paying high credit card rates, consider an unsecured loan. Unsecured loan amounts range from $500.00 to $6,000.00 and require only a minimum balance be maintained in your share account during the length of the loan. Fill out an application, provide two pay stubs and you'll be on your way to Christmas cash. Unsecured loans are subject to approval.

2013 Calendars

The 2013 Synergy Partners Credit Union wall calendars and pocket calendars will be arriving soon. Wall calendars are available, to members, for pickup, after the Thanksgiving holiday. Calendars will no longer be mailed do to the excessive cost from the continued increase in postage.

Holidays

The Synergy Partners Credit Union will be closed for the following holidays:

November 22nd & 23rd - Thanksgiving

December 24th & 25th - Christmas

December 31st – Closed at Noon.

January 1st – New Year's Day

Online Access, Try It!!!

The Synergy Partners Credit Union's online accounts are growing every day. Access your account 24/7 from your computer. To sign up, please visit www.shareteccu.com/synergypartners. Once you are on the Welcome/Sign In page, go to the new member's area and click on Click HERE to enroll now. It's as easy as that. You will then have 24/7 access to view your account balances, account history, and do transfers between your accounts.

We encourage all members who sign up for online access to enroll in E-statements. Your statement will be sent directly to your online account for you to view and/or print. You will receive an email notification when your statement is ready. E-statements help reduce the use of paper, envelopes and postage. The reduced costs for the credit union can help us enhance existing services and will allow us to add new services.

E-statements are easy to enroll in. Just click the Statements tab and the rest is easy. Also, if you decide E-statements are not for you, you can opt-out at any time to resume receiving paper statements.

With online access and the elimination of paper statements, you can't go wrong. Sign up now!!! If you need help at any time during the enrollment process, please contact us at 773-646-3000. We will be glad to assist you and answer any questions that you may have.

Special Online Offers!!!

When you sign up and use online banking, you will now have special online offers available to you from various national retailers. Check them out and start saving.

Important Closing Times

Our computer system is shut down at different times throughout the year which enables us to close out the day, perform month end balancing, or post quarter end dividends, and print statements. Please make note of the following closing times:

	Closing Time
Daily	3:40 pm
Month End	2:00 pm
Quarter End	2:00 pm
Year End	12:00 pm

If you need a check prepared, please call before the times indicated above and we will be glad to assist you. The lobby of the credit union will remain open until 3:55 pm after the above closing times so that checks can be picked up throughout the day. Please note that we cannot stay past the scheduled closing time of 3:55 pm.

Minimum Balance Fee

A minimum balance of $50.00 is required in your account. If your balance drops below this amount, a monthly $5.00 service charge will be assessed.

Membership for Life

If you change jobs or retire, you DO NOT have to quit the credit union. Once you're a member you're always a member.

Suggestions/Comments

Your credit union welcomes any suggestions or comments you may have. Give us a call or send us your ideas. Our members are the most important part of the credit union, and your input will help us continue to serve you the best we can.

Member Account Number

To better serve you when calling, please give us your name and your seven digit member number. Your member number is located at the top right corner of your statement and is also indicated on your credit union ID card.

Service 24/7

Have you tried Synergy Partners Credit Union new service, our Advanced Response Technology (ART)? ART is a computer system which will automatically answer the telephone and respond to service requests or account inquiries 24 hours a day, seven days a week. ART easily handles such common tasks as: account transfers, account balance inquiries, share draft inquiries, account histories, and many other services. To obtain access to ART, please contact the credit union to obtain your PIN number. ART may then be accessed by dialing (773)646-6197 and entering your PIN number. Please contact us with any questions you may have.

Office Information

SYNERGY PARTNERS CREDIT UNION
11615 S. Avenue "O", Chicago, IL 60617
(773)646-3000 Fax (773)646-5682
Audio Response (ART): (773)646-6197

Online: www.shareteccu.com/synergypartners

www.synergypartnerscu.org
Email: synergypartnerscu@sbcglobal.net

Office Hours: Monday-Friday 7am to 3:55pm

Andrew Malevitis – Chairman

Linda Jakubowski – Vice Chairman

Brian E. Blaszak – President

Jennifer L. Phillips – Vice President

Julio Roman Jr. – Accounts Rep.

Newsletter – Brian E. Blaszak